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PATENT
Attorney Docket No. COS94041C1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:) Mail Stop AF
John GAVAN et al.)
Application No.: 10/627,033) Group Art Unit: 3621
Filed: July 24, 2003) Examiner: Charles C. Agwumezie
For: SYSTEM AND METHOD FOR)
DETECTING AND MANAGING)
FRAUD)

U.S. Patent and Trademark Office
Customer Window, Mail Stop AF
Randolph Building
401 Dulany Street
Alexandria, Virginia 22314

AMENDMENT AFTER FINAL

In response to the final Office Action of December 8, 2006, and pursuant to 37 C.F.R. § 1.116, Applicants propose amending the present application as follows.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 15 of this paper.